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March 16, 2010

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Congressman Melancon also encouraged Louisianians who are not yet enrolled in the flood insurance program to consider investing in a policy.

In the [spring flood outlook](#) released today, forecasters with the National Oceanic and Atmospheric Administration are predicting an "above average" flood risk for Louisiana and many parts of the south. An unusually wet and snowy winter across the nation could lead to higher than usual spring flooding in Louisiana.

"Louisianians have had more than their fair share of experience with natural disasters in recent years, and we have learned that being prepared beforehand is the best way to protect your home and family when the storm hits," said Congressman Melancon. "With all the snow and rain we've had this winter, I encourage all Louisianians to consider investing in flood insurance today before the spring floods arrive. Since many new insurance policies don't go into effect for 30 days, people need to act quickly if their homes are at risk for flooding."

The National Flood Insurance Program (NFIP) ensures communities across the country have access to affordable flood insurance. The program makes coverage available to renters, homeowners, and business owners through approximately 85 insurance companies in more than 20,800 participating communities nationwide.

Flood coverage can be purchased for properties both in, and outside of, the highest risk areas. A quarter of all flood insurance claims come from moderate-to-low-risk areas. In these areas, lower-cost Preferred Risk Policies can cost as little as \$119 a year. To learn more about seasonal flood risks and what to do to prepare, visit the Federal Emergency Management Agency's (FEMA) [www.FloodSmart.gov website](http://www.FloodSmart.gov) , or call 1-800-427-2419.

To learn what your risk of flooding might be, visit www.floodsmart.gov/noaa and view the interactive "flood impact map." This map, created by FEMA and the National Oceanic and Atmospheric Administration (NOAA), features localized, searchable data about the scope and severity of flood events in recent years. The web page also contains tips on what to do before, during, and after a flood.

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